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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE Under the Paperwork Reduction Act of 1995, no persons are required to respond to ollection of information unless it displays a valid QMS control number. Application Number 09/688.983 Filing Date TRANSMITTAL 10/27/2000 First Named Inventor FORM Jelf Ede Art Unit 3628 Examiner Name Harish T. Dass (to be used for all correspondence after initial filing) Altorney Docket Number AR - 12 Total Number of Pages in This Submission **ENCLOSURES** (Check all that apply) After Allowance Communication to TC Fee Transmittal Form Drawing(s) Appeal Communication to Board Licensing-related Papers Fee Attached of Appeals and Interferences Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) Amendment/Reply Petition to Convert to a Proprietary Information After Final Provisional Application Power of Attorney, Revocation Status Letter Affidavits/declaration(s) Change of Correspondence Address Other Enclosure(s) (please Identify Terminal Disclaimer Extension of Time Request below): 1 authorization to act in a representative Request for Refund Express Abandonment Request capacity (see remarks for details) CD, Number of CD(s) Information Disclosure Statement Landscape Table on CD Certified Copy of Priority Remarks Document(s) Authorization for Jeff Oster (32,585) to conduct interviews realted to the above referenced Reply to Missing Parts/ application Incomplete Application Reply to Missing Parts under 37 CFR 1.52 or 1.53 SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT Firm Name Asset Trust, Inc. Signature /B.J. Bennett/ Printed rame B.J. Bennett Date 12/5/2005 Reg. No. CERTIFICATE OF TRANSMISSION/MAILING I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below. Signature /B.J. Bennett/ Date 12/5/2005 B.J. Bennett Typed or printed name

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in re Applica	ation of: Jeff S. Eder				
Application	No. 09/688,983				
Filed:	10/17/2000	· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·	
Title: An a	automated risk transfer system	· · · · · · · · · · · · · · · · · · ·			
Attorney Do	ocket No. AR - 12	Art	Jnit: 3	628	
The р	practitioner named below is a erned after review and approv	uthorized to conduct al by the full Asset Re	interviews a diance, Inc.	and has the authority IP committee.	to blnd the princip
Nam	e Registration			Number	
Jeff Oster			·	32,585	
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does <mark>not</mark> ha abandonme	t a Power of Attorney to the ave authority to sign a request ent, a disclaimer, a power of the entire interest or an attorn	to change the corres f_attorney, or other	pondence a	iddress, a request for	r an express
	SIGN	ATURE of ASSIGNEE	(Asset Trust	, Inc.)	
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Signature	De Barness	フ		12	/05/2005
Signature Name	B.J. Bennett	2		Position	esident